(PRESCRIBED FORMAT FOR SUBMISSION OF PROPOSAL FOR TOPIC APPROVAL)

PROPOSAL FOR TOPIC APPROVAL TO BE SUBMITTED TO THE UNIVERSITY OF MUMBAI
FOR THE DEGREE OF **Ph.D. COMMERCE**
DEGREE IN THE SUBJECT OF **BUSINESS POLICY AND ADMINISTRATION**

Title of Topic	:	A STUDY OF WOMEN ENTREPRENEURSHIP DEVELOPMENT INITIATIVES BY THE STATE GOVERNMENT AND NON-GOVERNMENT ORGANISATIONS
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1. INTRODUCTION

The Government of India initiatives like "Atmanirbhar Bharat", "Make in India", "Start-up India" – are all envisaged towards making India an entrepreneurial hub. This vision can be achieved only by strengthening entrepreneurship development programmes. Entrepreneurship development is a process that creates a facilitating environment where entrepreneurs can be trained and motivated to identify gap, develop ideas and exploit it into new opportunities. It is a process meant to inculcate entrepreneurial skills and vision among people.

According to Schumpeter, the entrepreneurship development process is a major factor in economic development and is the key to economic growth. All countries consider entrepreneurship development crucial for sustainable development as it creates employment and innovation in products and processes. (OECD Council Report, 2012).

"Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value system leads to the development of a good family, society and ultimately a good nation." – A. P. J. Abdul Kalam.

1.1 Women Empowerment

"Empowerment is enabling girls and women to develop their own solutions to the problems they face, and supporting them to transform their own lives, families, and communities." - Denise Raquel Dunning, founder and executive director, Rise Up

"When a woman is in a condition where she is aware of her self-worth and values herself. With that comes the confidence and ability to make decisions for herself, her family and in other domain of her influence without being bothered about the boundaries that culture, society, and other norms have created for her." - Neena Joshi, director of programs, Heifer International - Nepal

"Women empowerment is the provision of women with the means, skills, and opportunities to be independent, make their own choices and lead a life free of all sorts of violence and discrimination." - Nada Hamza, sexual and reproductive rights specialist, United Nations Population Fund

Women's economic empowerment is central to realizing women's rights and gender equality. Empowering women in the economy and closing gender gaps in the world of work is a key to achieving the 2030 Agenda for Sustainable Development. [1]

Encouraging women's entrepreneurship leads to improvement in women's financial status and boosts the confidence among women to take independent financial decisions. Women's economic empowerment in the true sense will be possible only with the financial inclusion of women into the mainstream. Women entrepreneurs are considered important economic agents for country's economic expansion.

1.2 Women Entrepreneur

According to the National level standing committee on women entrepreneurship, Government of India, 1991, "An enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women".

1.3 Women Entrepreneurship

Women entrepreneurs may be defined as a woman or a group of women who initiate, organise and run a business concern.

Frederick Harbison – "Any woman or group of women which innovates, initiates or adopts an economic activity may be called women entrepreneurship".

1.4 REVIEW OF LITERATURE

1.4.1 K., Babita, K. Rani, Dr., (2021) in their research opined that women entrepreneurship has grown over the years and women are a catalyst in the development of the country by generating employment through their innovative businesses. The researchers also revealed the status of women entrepreneurs and the challenges faced by them. These challenges put forth hurdles in the pace of growth of women entrepreneurs.

1.4.2 Kaviya. V. J., Kasthuri, M. Dr. (2018) in their research paper resolved that factors like age, educational qualification, previous experience, family support, etc. do have an effect on the entrepreneurial performance of women. The researchers also opined that training will enhance the performance of women entrepreneurs.

1.4.3 K. Swarnalatha, Anuradha R. K., (2016) in their research article made an attempt to study the problems of women entrepreneurs, how to develop women entrepreneurs and study schemes for women operated by different departments and ministries. The authors were of the opinion that the transformation of the social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the lifestyle of Indian women. Hence, women should explore the prospects of starting a new enterprise; undertake risks, introduce

innovations, coordinate administration and control business and provide effective leadership in all aspects of a business.

1.4.4 R, Kavitha. & Rajan, D., (2014) examined in their paper that ensuring the involvement of women in economic growth is highly inevitable for the country. The study focuses on economic independence as one of the basic needs of any country and it can be achieved only by ensuring the participation of women in entrepreneurial activities. The study further discusses the various challenges experienced by women entrepreneurs and suggests that by strengthening the network and improving the female literacy rate as well as training facilities, the empowerment of women will be possible.

1.4.5 Dr. R Jawahar Babu, Dr. S. Lakshmi, Dr. M Manjula, (2021) in their article pointed that India is primarily a male-dominated society but the social and economic development of women is essential for the nation's economic growth. The research envisaged that women's entrepreneurship is on a rise but still women faced some problems. The researchers suggested some possible solutions focusing on proper training in a planned manner as per the specific requirement of women entrepreneurs, creating awareness about social status and recognition for women, providing orientation and skill training on selected trades, based on the choice and suitability of the trainee women.

1.4.6 Ghule, (2007) in her research focused on the role of Government and commercial banks in the development of women entrepreneurship with respect to Navi Mumbai. The researcher observed that the number of women entrepreneurs is no doubt increasing but the involvement of the women in manufacturing sector is minimal. The researcher also found that women entrepreneurs faced problems in the areas of finance and marketing. The recommendations of the researcher included setting up the Women Entrepreneurship Development Programme (WEDP) which is sector-specific, Skill Development Training Sessions including technical training and Women NGOs to be more proactive in catering to the requirements of the women entrepreneurs.

1.4.7 Bai, (2018) in her research concentrated on the Micro, Small and Medium Enterprises (MSME) sector with respect to Chennai city. The researcher mentioned that Tamil Nadu has been at the forefront of women entrepreneurship in India and the important role played by the MSME sector in the industrial development of India. The researcher's suggestions included – 'money on demand' facility for registered SSI units, free-of-cost training, identifying young potential women entrepreneurs, simplifying the procedures, etc.

1.4.8 Barve, (2007) in his empirical study on the effectiveness of Entrepreneurship Development Programmes (EDPs) conducted by Maharashtra Center for Entrepreneurship Development (MCED) envisaged the need to find out the effectiveness of the EDPs so as to understand whether such programmes are really successful in creating competent and sustainable entrepreneurs. The researcher focused on two important points, one selection of participants for EDPs should be carried out meticulously and the follow-up process of the EDPs which is neglected in maximum cases should be strengthened.

1.4.9 Sarvamangala, (2006) in her research on Institutional Support System and development of women entrepreneurs with respect to Bangalore district contemplated that in Karnataka a lot of initiatives were undertaken for the development of women entrepreneurship. Even after the development of the institutional support system, the pace of development of women's entrepreneurship was slow. The researcher found out that many a time the women entrepreneurs lacked confidence because of which they kept low aims. Also, the hand holding and training provided by institutions were very general and not industry specific. The researcher suggested that only training through Entrepreneurship Development Programmes is not enough, instead, assistance with regards to purchasing raw materials, technology, marketing and one-point contact for financial assistance needs to be provided to women entrepreneurs.

PROBLEMS OF THE STUDY

The review of the literature shows that there are a good number of studies on women's entrepreneurship. But the studies on impact of the State Government and Non-government initiatives on women entrepreneurship are few and scanty. Hence, there is a need for a micro-level study. This study by covering the support systems provided by the State Government and Non-government agencies for women entrepreneurs tries to narrow down the research gap.

A number of Government schemes and training programmes have been initiated for the development of women's entrepreneurship. Also, various non-government organisations are supporting grass root level women entrepreneurs to encourage them towards entrepreneurship. Even after undertaking these initiatives for increasing women's entrepreneurship, the rate of establishments under women's entrepreneurship is still low.

Maharashtra is the first state in India to formulate a women's policy in 1994 for the empowerment of women, which was revised in 2001 and subsequently third policy was

declared in 2014. [3] As per the Sixth Economic Census Report conducted from October, 2013 to April, 2014 by the Directorate of Economics & Statistics in the State of Maharashtra – the number of establishments under women entrepreneurship in and Mumbai Suburban is 48,428 (7.29%). [2]

According to Forbes India, **over 20% of MSMEs are owned by women entrepreneurs in India** which amounts to 23.3% of the labor force. And the number is rising at a much faster pace with 50% of India's start-up ecosystem empowered by women in some or another way. But is the economic condition of women, in general, improving at the same pace? – is a question which needs some thinking.

Research Problems

Despite all initiatives undertaken by the State Government and the NGOs operating at the grass root level to assist the women entrepreneurs, the percentage of women establishments is low. The reasons for low percentage of women establishments can be –

- Less effective Entrepreneurship Development Programmes
- Less awareness of Entrepreneurship Development Progammes
- Less post-training support to the women entrepreneurs
- Laid-back attitude of the women trainees of Entrepreneurship Development Programmes.

The present study – "A Study of Women Entrepreneurship Development Initiatives by the State Government and Non-government Organisation in Mumbai Suburban Region" is to understand the role played by the State Government and Non-government organisations in the development of women entrepreneurship, to evaluate the efficiency of the entrepreneurship development programs and to suggest suitable measures to overcome the problems faced by women entrepreneurs thereby enhancing the pace of women's entrepreneurship.

2. RESEARCH HYPOTHESIS

1. **Functioning of the Women Entrepreneurship Development Initiatives by the State Government and Non-government organisations :**

   Null Hypothesis – ($H1_0$): The women entrepreneurship development initiatives are not functioning effectively.

   Alternative Hypothesis – ($H1_1$): The women entrepreneurship development initiatives are functioning effectively.

2. **Assessment of the women entrepreneurship development programmes organised by State Government and Non-Government organisations :**

   Null Hypothesis – **($H2_0$)**: The women entrepreneurship development initiatives do not promote women entrepreneurs.

   Alternative Hypothesis – **($H2_1$)**: The women entrepreneurship development initiatives promote women entrepreneurs.

3. **Evaluation of the impact of women entrepreneurship development programmes organised by State Government and Non-Government organisations on women entrepreneurs :**

   Null Hypothesis – **($H3_0$)**: The women entrepreneurship development initiatives have no impact on women entrepreneurs.

   Alternative Hypothesis – **($H3_1$)**: The women entrepreneurship development initiatives have impact on women entrepreneurs.

4. **Motivating factors :**

   Null Hypothesis – **($H4_0$)**: There is no significant relationship between the factors of motivation and the women entrepreneurship development initiatives.

   Alternative Hypothesis – **($H4_1$)**: There is significant relationship between the factors of motivation and the women entrepreneurship development initiatives.

3. AIMS & OBJECTIVES

Following are the research objectives:

1. To analyse the functioning of State Government and Non-Government organisations in promoting women's entrepreneurship.
2. To assess the women entrepreneurship development programmes organised by State Government and Non-Government organisations.
3. To evaluate the impact of women entrepreneurship development programmes organised by State Government and Non-Government organisations on women entrepreneurs.
4. To examine the factors motivating women entrepreneurs to start a business.
5. To understand the financial problems faced by women entrepreneurs and suggest some suitable measures to enhance the pace of women's entrepreneurship.

SCOPE OF THE STUDY

The geographic scope of the study is Mumbai Suburban region. The jurisdiction of Mumbai Suburban Region is from Bandra in south to Dahisar in north, from Kurla in south to Mulund in north and from Kurla in south to Trombay Creek in north. The

Region has 4 Parliamentary Constituencies and 26 Assembly Constituencies. Area-wise, it is the second smallest district in Maharashtra, covering a geographical area of 446 square kilometers. Population-wise, it is one of the largest region in the State of Maharashtra, having an estimated total population of 10,400,263 and an estimated female population of 4,807,947 in 2022[2].

The study will be descriptive in nature wherein samples will be collected from the selected State Government initiatives like Mahila Arthik Vikas Mahamandal (MAVIM), District Industries Centers (DICs), Maharashtra Centre for Entrepreneurship Development (MCED), Micro, Small and Medium Enterprises – Entrepreneurship Skill Development Programme (MSME - ESDP) Scheme, Women Entrepreneurship Development Council (WEDC).

The Non-government organisations assisting in promotion of women entrepreneurship will include Women Innovation Entrepreneurship Foundation (WIEF), Don Bosco Development Society (DBDS), Her Entrepreneurial Network (HEN), Swayam Siddha Foundation, EdelGive Foundation.

4. MATERIALS & METHODS

a) **Universe of the Study :** Mumbai Suburban Region has been selected for the purpose of the study.

b) **Population of the Study :** As per the Sixth Economic Census Report conducted from October, 2013 to April, 2014 by the Directorate of Economics & Statistics in the State of Maharashtra - the top five districts by the number of establishments under women entrepreneurship were Kolhapur (15.07%), followed by Satara (8.19%), Pune (7.97%), Solapur (7.62%) and Mumbai Suburban (7.29%). [2]

c) **Selection of Samples :** The samples of women entrepreneurs will be taken from the selected State Government and Non-government organisation Schemes.

d) **Sampling Method :** Non-probability Sampling techniques like Convenience and Judgmental Sampling method will be used for the purpose of the study.

e) **Expected Sample Size :** 500 approximately

f) **Collection and Analysis of Data :**

The study will be based on secondary and primary data.

i. **Secondary Data :** The researcher will be using secondary data to review the literature from various Government reports, Reports of Non-government

Organisations, published papers, research journals, referred journals, reference books, magazines, newspapers and online databases.

ii. **Primary Data :** Primary data will be collected by the researcher through a structured and comprehensive questionnaire. A pilot study will be conducted to test the validity of the questionnaire.

g) **Statistical Techniques :** Appropriate statistical tools will be used to analyse the collected data.

SIGNIFICANCE OF THE STUDY

The research will useful to society in the following ways:

a) To understand the functioning of the State Government and Non-government organisations promoting women entrepreneurship in Mumbai Suburban region.
b) To know the impact and effectiveness of various initiatives undertaken by the State Government and non-government organisations in Mumbai Suburban region.
c) To study the programmes or plans specifically designed for the development of women's entrepreneurship.
d) To examine the follow-up processes of the EDPs and the handholding of women entrepreneurs for sustainable development.
e) The study will give inputs to the State Government about the specific requirements of the women entrepreneurs in the Mumbai Suburban region.
f) A possibility of joint efforts of the State Government and NGOs which will help in the effective grooming of women entrepreneurs thereby increasing the pace of women entrepreneurship.

LIMITATIONS OF THE STUDY

Following are the limitations of the study:

a) The study is limited only to Mumbai Suburban region.
b) The respondent samples will be taken from the selected initiatives undertaken by the State Government and Non-government organisations, hence there is too much of heterogeneity among the respondents which may cause problem in drawing inferences.
c) Considering the constraints of time, convenience and judgmental sampling method will be followed for the collection of primary data rather than going to a comprehensive study.

5. EXPECTED RESULTS / OUTCOMES

1. A thorough understanding of the functioning of women entrepreneurship initiatives by State Government and Non-Government organisations.
2. The study will enable assessment of the women entrepreneurship development initiatives in promoting women entrepreneurs.
3. The study will assist in evaluation of the impact of women entrepreneurship development initiatives on women entrepreneurs.
4. The study will help in examining the factors motivating women entrepreneurs to start a business.

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